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P.T.A. FAIR AT MARADA ADAMS SCHOOL

Editorially Speaking

THE CRITICS OF RENEWAL

It sometimes seems that the easiest things to criticize are renewal and planning. Notable among the writers who have sharpened their swords for a plunge at renewal and planning is Jane Jacobs in her book *The Death and Life of Great American Cities*. Television programs and articles in magazines often cry out "shame" as if the planner and renewal official were at fault. It is getting so easy to attach every torn down building to a renewal project that a recent TV program "Many Happy Returns" had a house to be razed with a cat about to have kittens saved from imminent destruction by the bulldozer by the intervention of the lovable character, Burnley. Of course the mention of anything to do with Urban Renewal was completely lacking in the program. Only the blurb in TV Guide identified it as such.

It is about time that renewal and planners stop apologizing to the public for their actions. Jane Jacobs isn't going to save the "American City", and most planners will agree that they have no illusions as to what they can do to help it save itself.

The city, and communities within a city like Munjoy South, can only save themselves by the careful evaluation and successful implementation of all the tools at their disposal. This will help maintain city character. The critics don't offer any alternative to planners and renewal people. They are the "leave it alone" school of thinkers. Everything is better when you don't rock the boat.

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P.T.A. Fair at Marada Adams School October 31. Above, Children and adults crowd one of the booths in the schoolyard.

On Saturday, October 31 the Munjoy Hill P.T.A. held a fair at Marada Adams School.

A good time was had by all as a record crowd of children and adults joined in the fun.

The P.T.A. members were pleased with the results of the sale.

Mrs. Jacqueline Lipps reported that the following members cooperated in making the fair a success:

Chairman, Mrs. William Wiemert; Co-Chairman, Mr. George Cohen and Mr. Leroy Ahlquist.

Tables and Booths, Potato Chips, Ann Jordan.

Hot Dogs, Mrs. Lewis Tibbets, Mrs. Ralph Daniels, Mrs. Louis Tuttle.

White Elephant, Mrs. Charles Wright, Mrs. Mary Kelly, Mr. Charles Jorgensen.

Cooked Food, Mrs. James Bowering, Mrs. Perly Odell, Mrs. Francis Lucey.

Sticky Apples, Mrs. Charles MacWilliams, Miss Barbara MacWilliams, Mrs. Sterling and Mrs. Black.

Coffee Table, Mrs. Thomas Gaz-

zelloni, Mrs. John Di Crecchio.

Soda, Mrs. O. William McCusker.

Grab Bags, Mrs. Vincent Macisso.

Fish Game, Mrs. Martin Macisso, Mrs. Raymond Gauthier.

Lucky Number Games, Mrs. Jacqueline Lipps, Mrs. Leonard Cummings.

Boys' Basketball Game, Mr. Martin Coyne.

Clown Ring Toss, Mrs. Robert Richard, Mrs. Gerald Talbot.

Knock Down Game, Mrs. Melvin Fineberg.

Painted Faces by the Children's Theater Group, Mrs. Charles Anderson.

Chances on Stuffed Animals, Mrs. Charles Anderson.

Raffle on Thanksgiving Turkey, Mrs. Charles Wright.

Winner of the Turkey: Jean Marie Pettis, kindergarten pupil at Shailer School.

Winner of the Stuffed Animal, Anthony Cattrina, Marada Adams School pupil 1st grade.

PLANNING IMPROVEMENTS?

Where do you draw the line? If you plan improvements how do you protect your investment? When is a job economically feasible, and when is it too expensive for the economic value of the structure?

These questions are difficult to answer. PRA wishes it had a magic wand so that rehabilitation was merely the waving of a wand and "low-and-behold" a new and gleaming example of rehabilitation would take place. The URA does not issue magic wands for rehabilitation. Rehabilitation is a time-consuming procedure, but in the end it is worthwhile.

Is there some sort of guide that can be used by the homeowner in determining the amount of money he should invest in the property he owns? Not really! Because the simple truth is that the homeowner will invest whatever he can afford, and then some, if he lives in the house and is the kind of homeowner who can't be bothered by an economic formula as to what is feasible and what is not.

PRA never advises anyone to become burdened by excessive improvements. The project requires that the owner complete improvements found necessary by the housing inspection report. PRA is delighted if the owner wants to complete more improvements than this.

In some instances it is even advisable to complete more than what is required since these improvements can increase returns from rentals and will make the property worth more if the owner wants to sell.

But suppose that the house is mortgaged and the owner still must complete improvements. How can he go about it? How will the banks determine if he has sufficient equity for a loan or to re-write the mortgage? The variables in such a decision are legion. Mr. X gets a loan. Mr. Y doesn't. Each case must be decided on an individual basis. This is why the loan officer at a bank makes such a detailed examination of the budget requirements and income of the owner before they make a loan for rehabilitation. The age of the building; the condition of the area; everything is considered before a decision is reached.

Advice on rehabilitation furnished by the Bureau of Economic and Business Research, Temple University is of interest in answering one problem as to when to undertake rehabilitation. In their report they say, "When a structure is purchased by a prospective owner-occupant and substantial rehabilitation is immediately contemplated, the purchaser should obtain an open (expandable) mortgage that finances the original purchase price of the property and adds portions of the rehabilitation costs to the first mortgage as these expenditures are made. Credit under such conditions can generally be arranged at terms that are more liberal than those obtainable for separate rehabilitation loans. Unfortunately, this type of open-end mortgage arrangement is more easily obtainable if the entire package is to be financed under conventional mortgage arrangements than under FHA-insured or VA-guaranteed housing finance programs."

Even in Philadelphia, Pittsburgh and Harrisburg where the economy is more vital the study indicated that about one-quarter of the homeowners in the sample did not have sufficient unencumbered income to support as much as \$500 in rehabilitation loans. Another quarter of the homeowners could support rehabilitation loans ranging from \$500 to \$5,000. Nearly half the homeowners had sufficient unencumbered income to support \$5,000 and over in loans such as those insured by the FHA under the rehabilitation loan program.

The fact of the matter is that no matter what the banks say, and the studies indicate, an owner might willingly pour more money into a structure than he will ever get out on the simple basis that a house is still a home.

Effective rehabilitation, therefore, is a model of variables that must be viewed from the preference view of the owner. The answer to any study might be, "I don't care what you say my wife said she wants new bathroom fixtures and that's that!"

Good rehabilitation is good planning. If you plan improvements call PRA's rehabilitation department. Short-cuts to effective rehabilitation can only be done if you have experience. PRA only needs to know a few things: what you want to do? — How much you can afford to spend? — What your current debts are? Don't attempt rehabilitation on a grand scale unless you can finance the improvements, or you have cash for such improvements. In other words don't go into debt that is beyond your ability to pay. The improvements have to be paid for and you will be the one who has to carry the long-term liability of such improvements. By planning to do the improvements yourself you can save a great deal of money. Help on that *do-it-yourself* project can be secured from

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Critics

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Well, the boat has been rocked! Correct planning is no science, but it is a logical step in correcting some of the horrible mess that has resulted from age and neglect in many American cities. Some improvement plans have been disappointing; but for the most part the current plans and improvements are successfully reshaping our cities.

Time Magazine, November 6, 1964, has a very good article on "Urban Renewal". Among other things this article says, "The Urban Renewal operation, always painful and not always a success, requires a solid consensus of civic opinion and energy."

Planners cannot correct all the misuse we make of our living environment; but they certainly have improved the face of our cities and the quality of everyday life within them.

Munjoy South had only a vague feeling of being a neighborhood before renewal activity commenced. It is becoming a neighborhood with real neighborhood spirit under project activity and the use of clearly defined boundaries for improvements. The future stability and growth of the area is dependent on the ability of residents to maintain the improvements and, when possible, to add to them over the years. Munjoy South is on its way to becoming a very successful rehabilitation project. The physical repairs and improvements have been extensive. Continued physical repairs are necessary.

The success of a renewal project is more than a physical improvement program. The success of neighborhood renewal is dependent on continued awareness of what is happening around the corner, and what can be done to correct and check blight. Neighborhood conservation, therefore, is a continuous process.

If the critics would now take out their swords from the side of the planner and renewal official, and stab at the enemy of neighborhoods — "Creepy-Blight" — then they would be doing a service to themselves and their neighbors.

The Carillon is To Ring Again

The *Observer* is pleased to print the following letter received from Mrs. Suzanne McWilliam, Secretary, Church Committee, St. Lawrence Congregational Church.

"Residents living on Munjoy Hill are very much aware of the many changes and improvements going on in the Munjoy South area. Some of these changes and improvements have taken place at the St. Lawrence Congregational Church during the past few years. A number of repairs have been made inside and outside of the church. For many years, the outside walls especially the tower, have been the source and cause of much leakage resulting in a great deal of damage to the interior of the church. We are happy to report that the walls and tower have been fixed. There are no more leaks! The sanctuary has been repaired and newly decorated.

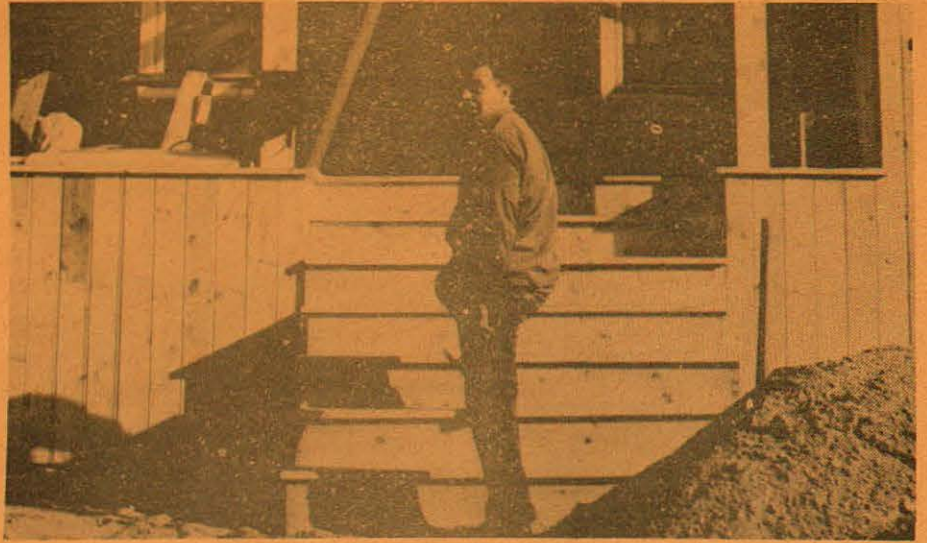
"A new tile floor has been laid in the upper vestry of the church helping to set off the newly painted walls. Both vestibules have been repaired and painted. The trim of the outside of the church has been painted an 'old' English red which helps to set off the building. New screening has been placed over the beautiful stained glass windows. The new sidewalk in front of the church is appreciated by all. Many thanks to those who are responsible.

"St. Lawrence is also pleased to announce that the carillon, or chimes as they are better known to most people, are in the process of being restored. These bells, which have been silent now for a number of years, will soon be heard again by all the residents on Munjoy Hill, and the surrounding area. A re-dedication service is being planned for some Sunday in December to give thanks unto God and re-dedicate His house to His service. A special Bell Concert will be the crowning event. Please watch for the announcement of the day and time.

"All of these improvements to St. Lawrence Church have been made possible through the many prayers and generous gifts of its members and friends."

William L. Slayton, Commissioner, Urban Renewal Administration recently said, "And what about the accomplishment of private investment in urban renewal? We find that for every Federal dollar in capital grant funds there is \$6 of private investment put into urban renewal areas. This factor of 6 to 1 is a generative action that is hard to get through any other program I know."

AREA IMPROVEMENTS



Mr. Frank Tucci, formerly of 7-9 Carey Lane, relocated to 35 Fox Street, in the Bayside Renewal Project. Mr. Tucci (above) is now rehabilitating this property, purchased with a conventional mortgage. In his financing he provided for the necessary improvements he is now completing.



52 Monument Street owned by Mr. Joseph Balzano undergoes improvements to roofing and gutters. This very good property is being improved by the owner. Another fine improvement in Munjoy South.



The Segal's home at 90 Atlantic Street is being painted. Above workman looks our way: "Height doesn't bother me; I'm a rigger!"

"Bert and Les"

This column is devoted to answering your questions on rehabilitation and financing. Write "Bert and Les", Portland Renewal Authority, 200 Congress Street, Portland, Maine.

PRA will print the most interesting questions in the *Munjoy Observer*; however, all questions will be answered. (Questions may also be telephoned in. Call 774-6278).

R. S. Writes: How is the rehabilitation progress going?

B. & L. Answer: Very good! There are a number of formerly substandard buildings that have almost completed repairs. The housing inspectors report that if these very minor things were fixed then a number of structures could be reclassified standard. We hope that owners complete the improvements right away.

L. A. Asks: These open lots could be a real problem. When is PRA going to sell them? How does PRA establish a price on open land?

B. & L. Answer: The price is established by appraisal. Independent appraisers assign a value, and PRA Board of Commissioners establish the price. The price is reviewed by the New York Office of the URA. The price for each lot would vary somewhat, but the price is bound to be modest since the majority of these lots cannot be used for new housing as they are under 4,500 square feet. The zoning regulations would not permit new buildings on land of this size. Zoning might permit a garage in many instances. PRA hopes to sell the land in 1965.

N. P. Asks: I read that the Housing Act passed by the Congress changed some of the provisions of renewal. What are the new regulations?

B. & L. Answer: Yes, a number of new and liberal changes were passed by the Congress for relocation, help to small business displaced by renewal, and loans for rehabilitation. We, at present, have little information on this. The New York Office advises that we wait for new administrative regulations. In any event it would require a major change to a plan presently under execution. More information on this later.

N. K. Asks: PRA sent a notice on burning leaves on the new streets. What was this about?

B. & L. Answer: PRA asked that residents hold off on burning leaves in the streets this fall as the engineer said that it might cause damage to the new bituminous concrete. The Public Works Department is assigning extra sweeping and collection operations in the Munjoy South Project this fall to help PRA protect the streets from any possible damage. Homeowners can help by not burning leaves in the streets this fall.



Contract II moves forward. Above Warren Bros. Road crew at work on the corner of Monument and Waterville Street. Contract II is ahead of schedule reports Ralph Romano, Jr.

CONTRACT II PROGRESS

Repairs undertaken under Contract II from Sheridan to Munjoy Street are ahead of schedule reports Mr. Ralph Romano.

Romano is the contractor working on project improvements for Munjoy South. Favorable weather this fall has advanced the work schedule for the contractor. A small section of the street construction will be held off until the early spring of 1965 since the Jordan Engineering Company wants the contractor to complete sidewalks and curbs before adverse weather sets in.

Resurfacing streets with bituminous has been done on Monument, Sheridan, Kellogg, Waterville and St. Lawrence. The finish coat of bituminous will not be applied at this time, but in the spring of 1965.

Sidewalk installation has been successfully handled in this area, and substantial improvements can be seen. Provision for off-street parking was made when acceptable to the Building Inspector by providing curb cuts and driveway entrances.

New trees will be planted in the places provided for them in the new concrete sidewalks. When a tree is to be planted in a brick sidewalk the bricks are removed and the tree planted. Trees will be planted in this area in 1965.

The Parks Department is going to concentrate on tree planting in the Contract I area (Munjoy Street to the Eastern Promenade) this fall. Over 200 new trees will be planted in this area. (See the October Issue of the *Munjoy Observer*).

Halloween Party

About fifteen children gathered for a Halloween party at 200 Congress Street. Under most circumstances this would not be unusual, yet what makes this party different is that the children handled the entire affair themselves. YoAnn Yarnold was in charge of the arrangements for the group. The children made arrangements for using the upstairs room above PRA's offices, and they did all the decorating including securing refreshments for their own use. The following day some of the children returned to clean up the room and to take down the decorations.

Most of the children were from Sheridan and Kellogg Streets.

Improvements

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books on this subject, and a call to a member of PRA's staff who will be glad to help you.

Successful rehabilitation is a juggler's delight — Some of the work can be done by increasing the mortgage, some may be able to be financed by short-term debt, and other work may be done by the owner by paying for the materials out of cash reserves. Help in any, and all, of these areas, is free to residents in a renewal project. Experienced staff of PRA will sit down with you and go over the problems with you. A telephone call can be your best investment to a successfully planned rehabilitation project at your home.